Electronic Acknowledgement Receipt				
EFS ID:	3806690			
Application Number:	10808611			
International Application Number:				
Confirmation Number:	5032			
Title of Invention:	Fixed rate gradually stepped payment loan			
First Named Inventor/Applicant Name:	Wendell Dickerson			
Customer Number:	24633			
Filer:	Celine Crowson/Karyn Hines			
Filer Authorized By:	Celine Crowson			
Attorney Docket Number:	86952-0001CIP			
Receipt Date:	19-AUG-2008			
Filing Date:	25-MAR-2004			
Time Stamp:	18:33:49			
Application Type:	Utility under 35 USC 111(a)			

# Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$525
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Deposit Account	501349
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# File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Extension of Time	ExtTime.PDF	33599	no	2
			3e59143c0d466d506b7da6d014b13e754fe 5953d		

# Warnings:

2	Fee Worksheet (PTO-06)	fee-info.pdf	29973 b16370666604ab0474cde2899b7b385784a 02321	no	2

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

#### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/D0/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt. In due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Epplication Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.